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PATENT  
Customer No. 22,852  
Attorney Docket No. 5793.3015

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Peter A. SCHNALL ) Group Art Unit: 2161  
)  
Application No.: 09/783,980 ) Examiner: Not Yet Assigned  
)  
Filed: February 16, 2001 )  
)  
For: METHOD AND APPARATUS FOR )  
MONITORING GUARANTEED )  
LOANS AND NOTIFYING )  
GUARANTORS )

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Commissioner for Patents  
Washington, DC 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the

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documents as prior art against any claim in the application and applicant determines that the cited documents do not constitute "prior art" under United States law, applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.


Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: December 30, 2002

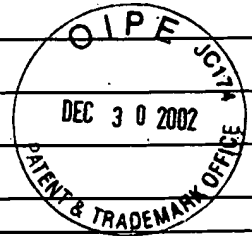
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## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	5793.3015-00000	Appln. No.	09/783,980
Applicant	Peter A. SCHNALL		
Filing Date	February 16, 2001	Group:	2161



U.S. PATENT DOCUMENTS							
Examiner Initial*		Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
		4,774,664	Sept. 27, 1988	Campbell et al.			
		5,611,052	Mar. 11, 1997	Dykstra et al.			

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FOREIGN PATENT DOCUMENTS							
		Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Erick Bergquist, "Wells Widens Web Menu In Rollout to All Clients", <i>American Banker</i> , Vol. 65, Issue 144, July 28, 2000, pages 9-10.
	"Quest For The One-Stop Shop", <i>Mortgage Technology</i> , Vol. 8, Issue 1, Jan/Feb 2002, pages 18-23.

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce